

**ClearEdge Title, Inc.**

2605 Enterprise Road E  
Suite 270  
Clearwater, FL 33759  
(877) 536-3390

File Number: **C-MD773467**  
Loan Number: **4102106020**  
Loan Amount: **\$567,987.00**  
Close Date: **8/9/2021**  
Disbursement Date: **8/13/2021**

**BORROWER(S) CLOSING STATEMENT**

Type: **Refinance**  
Property: **12618 HENDERSON CHAPEL LN  
BOWIE, MD 20720 (PRINCE GEORGE'S)  
(07-3466315)**

Borrower(s): **KATRINA PEARSON AND ANTHONY D PEARSON  
12618 Henderson Chapel Ln  
Bowie, MD 20720**

Description	P.O.C.	Debit	Credit
<b>Payoffs</b>			
Payoff to CHASE		\$502,728.09	
<b>New Loans</b>			
Loan Amount			\$567,987.00
Appraisal Fee to Griffin Funding, Inc. ISAOA/ATIMA (POC \$525.00 by Katrina Pearson and Anthony D Pearson)	\$525.00		
Credit Report to Griffin Funding, Inc. ISAOA/ATIMA		\$52.40	
Processing to Griffin Funding, Inc. ISAOA/ATIMA		\$625.00	
Underwriting to Griffin Funding, Inc. ISAOA/ATIMA		\$995.00	
VA Fee to Griffin Funding, Inc. ISAOA/ATIMA		\$19,737.00	
Flood Certification to Griffin Funding, Inc. ISAOA/ATIMA		\$8.00	
Prepaid Interest ( 35.0129 per day from 8/13/2021 to 9/1/2021 )		\$665.25	
Homeowner's Insurance Premium ( 12 mo.) to Encompass		\$9,163.00	
Homeowner's Insurance \$763.58 per month for 2 mo.		\$1,527.16	
Property Taxes \$895.39 per month for 5 mo.		\$4,476.95	
Aggregate Adjustment		-\$2,290.74	
<b>Title Charges</b>			
Title - Lender's Title Insurance to ClearEdge Title, Inc. \$567,987.00		\$1,701.77	
Title - ALTA 8.1-06 - Environmental Protection Lien Endorsement(s) to ClearEdge Title, Inc.			
Title - ALTA 9-06 - Restrictions, Encroachments, Minerals Endorsement(s) to ClearEdge Title, Inc.			
Title - Settlement or closing fee to ClearEdge Title, Inc.		\$450.00	
Title - Lender Title Insurance Binder to Stewart Title Company		\$35.00	
CPL Fee to Stewart Title Company		\$30.00	
Title - Recording Walk Thru Fee to Recordings R Us		\$35.00	
<b>Government Recording and Transfer Charges</b>			
Recording Fees: Mortgage \$60.00		\$60.00	
Release \$50.00		\$50.00	
State Mortgage Tax/Stamps to ClearEdge Title - Filing Fee		\$555.50	
<b>Additional Settlement Charges</b>			
Pest Inspection to Montgomery Pest Control (POC \$125.00 by Katrina Pearson and Anthony D Pearson)	\$125.00		
<b>Totals</b>		\$540,604.38	\$567,987.00

**Balance Due TO Borrower: \$27,382.62**

**APPROVED AND ACCEPTED**

**BORROWER(S)**

KATRINA PEARSON

ANTHONY D PEARSON

## Closing Cost Details

Loan Costs		Borrower-Paid		Paid by Others
		At Closing	Before Closing	
<b>A. Origination Charges</b>		<b>\$1,620.00</b>		
01	% of Loan Amount (Points)			
02	Processing Fee	\$625.00		
03	Underwriting Fee	\$995.00		
04				
05				
06				
07				
08				
<b>B. Services Borrower Did Not Shop For</b>		<b>\$20,447.40</b>		
01	Appraisal Fee to GRIFFIN FUNDING, INC.		\$525.00	
02	Credit Report Fee to GRIFFIN FUNDING	\$52.40		
03	Flood Certification to GRIFFIN FUNDING	\$8.00		
04	Pest Inspection Fee to MONTGOMERY PEST CONTROL		\$125.00	
05	VA Funding Fee to GRIFFIN FUNDING	\$19,737.00		
06				
07				
08				
09				
10				
<b>C. Services Borrower Did Shop For</b>		<b>\$2,251.77</b>		
01	Title - CPL to ClearEdge	\$30.00		
02	Title - Lender's Title Insurance to ClearEdge	\$1,701.77		
03	Title - Settlement Or Closing Fee to ClearEdge	\$450.00		
04	Title- Title Insurance Binder to ClearEdge	\$35.00		
05	Title-Recording Walk Thru Fee to ClearEdge	\$35.00		
06				
07				
08				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$24,319.17</b>		
Loan Costs Subtotals (A + B + C)		\$23,669.17	\$650.00	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>		<b>\$665.50</b>		
01	Recording Fees Deed: Mortgage: \$60.00	\$60.00		
02	City/County Tax/Stamps	\$555.50		
03	Mortgage Recordation Tax	\$50.00		
<b>F. Prepays</b>		<b>\$9,828.25</b>		
01	Homeowner's Insurance Premium (12 mo.) to ENCOMPASS	\$9,163.00		
02	Mortgage Insurance Premium ( mo.)			
03	Prepaid Interest (\$35.0129 per day from 8/13/2021 to 9/1/2021)	\$665.25		
04	Property Taxes ( mo.)			
05				
<b>G. Initial Escrow Payment at Closing</b>		<b>\$3,713.37</b>		
01	Homeowner's Insurance \$763.58 per month for 2 mo.	\$1,527.16		
02	Mortgage Insurance per month for mo.			
03	Property Taxes \$895.39 per month for 5 mo.	\$4,476.95		
04				
05				
06				
07				
08	Aggregate Adjustment	-\$2,290.74		
<b>H. Other</b>				
01				
02				
03				
04				
05				
06				
07				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$14,207.12</b>		
Other Costs Subtotals (E + F + G + H)		\$14,207.12		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$38,526.29</b>		
Closing Costs Subtotals (D + I)		\$37,876.29	\$650.00	
Lender Credits				